

<i>SERFF Tracking Number:</i>	<i>XLAM-125957873</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Greenwich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08MD-IS-CP48-MU-AR</i>		
<i>TOI:</i>	<i>17.0 Other Liability-Occ/Claims Made</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>XL Plus Endorsement Filing</i>		
<i>Project Name/Number:</i>	<i>XL Plus Endorsement Filing/08MD-IS-CP48-MU-AR</i>		

## Filing at a Glance

Companies: Greenwich Insurance Company, XL Insurance America, Inc. (formerly Winterthur International America Insurance Company), XL Specialty Insurance Company

Product Name: XL Plus Endorsement Filing	SERFF Tr Num: XLAM-125957873	State: Arkansas
TOI: 17.0 Other Liability-Occ/Claims Made	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 17.0001 Commercial General Liability Co	Tr Num: 08MD-IS-CP48-MU-AR	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts
	Author: Arshay Brown	Disposition Date: 12/31/2008
	Date Submitted: 12/19/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: XL Plus Endorsement Filing	Status of Filing in Domicile: Pending
Project Number: 08MD-IS-CP48-MU-AR	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/31/2008	
State Status Changed: 12/31/2008	Deemer Date:
Corresponding Filing Tracking Number: 125957873	
Filing Description:	
The XL Plus Endorsement is designed to be used with the ISO Commercial General Liability Form CG 00 01. XL Plus provides various expanded coverages and higher limits than those found in the ISO form (see attached Coverage Description Chart). It is an optional endorsement.	

The corresponding rule company filing number- 08MD-IS-CP48-MU-AR-R.

SERFF Tracking Number:	XLAM-125957873	State:	Arkansas
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TOI:	17.0 Other Liability-Occ/Claims Made	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	XL Plus Endorsement Filing		
Project Name/Number:	XL Plus Endorsement Filing/08MD-IS-CP48-MU-AR		

## Company and Contact

### Filing Contact Information

Arshay Brown, State Filings Analyst	Arshay.Brown@xlgroup.com
1201 North Market Street	(302) 661-7048 [Phone]
Wilmington, DE 19801	(302) 778-4190[FAX]

### Filing Company Information

Greenwich Insurance Company	CoCode: 22322	State of Domicile: Delaware
1201 North Market street	Group Code: 1285	Company Type:
Suite 501		
Wilmington, DE 19801	Group Name:	State ID Number:
(866) 304-3079 ext. [Phone]	FEIN Number: 95-1479095	

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XL Insurance America, Inc. (formerly Winterthur International America Insurance Company)	CoCode: 24554	State of Domicile: Delaware
1201 North Market street	Group Code: 1285	Company Type:
Suite 501		
Wilmington, DE 19801	Group Name:	State ID Number:
(800) 394-3909 ext. [Phone]	FEIN Number: 75-6017952	

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XL Specialty Insurance Company	CoCode: 37885	State of Domicile: Delaware
1201 N. Market Street	Group Code: 1285	Company Type:
Suite 501		
Wilmington, DE 19801	Group Name:	State ID Number:
(800) 394-3909 ext. [Phone]	FEIN Number: 85-0277191	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 per form x 1 form = \$50.00
Per Company:	No

*SERFF Tracking Number:*      *XLAM-125957873*      *State:*      *Arkansas*  
*First Filing Company:*      *Greenwich Insurance Company, ...*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *08MD-IS-CP48-MU-AR*  
*TOI:*      *17.0 Other Liability-Occ/Claims Made*      *Sub-TOI:*      *17.0001 Commercial General Liability*  
*Product Name:*      *XL Plus Endorsement Filing*  
*Project Name/Number:*      *XL Plus Endorsement Filing/08MD-IS-CP48-MU-AR*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Greenwich Insurance Company	\$50.00	12/19/2008	24639283
XL Insurance America, Inc. (formerly Winterthur International America Insurance Company)	\$0.00	12/19/2008	
XL Specialty Insurance Company	\$0.00	12/19/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/31/2008	12/31/2008

SERFF Tracking Number:	XLAM-125957873	State:	Arkansas
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## Disposition

Disposition Date: 12/31/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Supporting Document</b>	Explanatory Memorandum	Approved	Yes
<b>Form</b>	XL Plus Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	XL Plus Endorsement	XIL 436	1208	Endorseme New nt/Amendm ent/Condi tions		0.00	XIL 436 1208 _2_.pdf

**This endorsement, effective 12:01 a.m. \_\_\_\_\_, forms a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_ by \_\_\_\_\_**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

***XLPlus Endorsement***

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**GENERAL DESCRIPTION OF COVERAGE** - This endorsement broadens coverage. The following listing is a general coverage description only. Limitations and exclusions may apply to these coverages. Read this endorsement carefully to determine rights, duties, and what is and is not covered.

- A.** Reasonable Force – Bodily Injury or Property Damage
- B.** Damage To Premises Rented To You Extension
  - Perils of fire, lightning, explosion, smoke, aircraft or vehicles, riot or civil commotion, vandalism, leakage from fire extinguishing equipment or water damage
  - Limit increased to \$300,000
- C.** Aircraft Chartered with Crew
- D.** Non-Owned Watercraft
- E.** Personal and Advertising Injury – Assumed by Insured Contract
- F.** Increased Supplementary Payments
  - Cost for bail bonds increased to \$5,000
  - Loss of earnings increased to \$1,000 per day
- G.** Broadened Named Insured
- H.** Blanket Additional Insured – Managers or Lessors of Premises
- I.** Blanket Additional Insured – Lessor of Leased Equipment
- J.** Injury to Co-Employees and Co-Volunteer Workers
- K.** Knowledge and Notice of Occurrence or Offense
- L.** Unintentional Omission
- M.** Liberalization
- N.** Blanket Waiver of Subrogation
- O.** Incidental Medical Malpractice Injury
- P.** Extension of Coverage – Bodily Injury
- Q.** Coverage Territory



## **A. REASONABLE FORCE – BODILY INJURY OR PROPERTY DAMAGE**

Exclusion **a.** Expected Or Intended Injury of Part **2.**, Exclusions of Coverage **A.** Bodily Injury And Property Damage Liability of Section **I** – Coverages is deleted in its entirety and replaced by the following:

[This insurance does not apply to:]

### **Expected or Intended Injury or Damage**

“Bodily injury” or “property damage” expected or intended from the standpoint of the insured. This exclusion does not apply to “bodily injury” or “property damage” resulting from the use of reasonable force to protect persons or property.

## **B. DAMAGE TO PREMISES RENTED TO YOU EXTENSION**

1. The last paragraph of **2.** Exclusions of Coverage **A.** Bodily Injury And Property Damage Liability of Section **I** - Coverages is deleted in its entirety and replaced by the following:

Exclusions **c.** through **n.** do not apply to damages to premises while rented to you, or temporarily occupied by you with permission of the owner, caused by fire, lightning, explosion, smoke, aircraft or vehicles, riot or civil commotion, vandalism, leakage from fire extinguishing equipment or water damage. A separate limit of insurance applies to this coverage as described in Section **III**- Limits of Insurance.

2. This insurance does not apply to damage to premises while rented to you, or temporarily occupied by you with permission of the owner, caused by:

- a. Rupture, bursting, or operation of pressure relief devices;
- b. Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water; or
- c. Explosion of steam boilers, steam pipes, steam engines, or steam turbines.

3. Paragraph **6.** of Section **III**- Limits of Insurance is deleted in its entirety and replaced by the following:

**6.a.** Subject to Paragraph **5.** above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage **A** for damages because of “property damage” to any one premises while rented to you, or temporarily occupied by you with permission of the owner, caused by fire, explosion, lightning, smoke, aircraft or vehicle, riot or civil commotion, vandalism, leakage from fire extinguishing equipment or water damage. The Damage To Premises Rented To You Limit will apply to all damage proximately caused by the same “occurrence”, whether such damage results from fire, explosion, lightning, smoke, aircraft or vehicle or riot or civil commotion, vandalism, leakage from fire extinguishing equipment or water damage or any combination of any of these.

- b. The Damage to Premises Rented to You Limit will be the higher of:

(1) \$300,000; or

(2) The amount shown on the Declarations for Damage to Premises Rented to You Limit.

4. Paragraph **9.a.** of the definition of “insured contract” under Section **V- Definitions**, is deleted in its entirety and replaced by the following:

[“Insured contract” means:]

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning, explosion, smoke, aircraft or vehicle, riot or civil commotion, vandalism, leakage from fire extinguishing equipment or water damage to premises while rented to you, or temporarily occupied by you with the permission of the owner is not an “insured contract”.
5. This Article **B.** does not apply if coverage for Damage to Premises Rented to You of Coverage **A. Bodily Injury And Property Damage Liability** of Section **I – Coverages** is excluded by endorsement.

#### **C. AIRCRAFT CHARTERED WITH CREW**

1. The following is added to the exceptions contained in Exclusion **g.**, Aircraft, Auto or Watercraft in Part **2.**, Exclusions of Coverage **A. Bodily Injury And Property Damage** of Section **I – Coverages**:

[This exclusion does not apply to:]

Aircraft chartered with crew to any insured.

2. This Article **C.** does not apply if the chartered aircraft is owned by any insured.
3. The insurance provided by this Article **C.** shall be excess over any valid and collectible insurance available to the insured, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by you to be excess of this policy.

#### **D. NON-OWNED WATERCRAFT**

1. The exception contained in Subparagraph **(2)** of Exclusion **g.** Aircraft, Auto or Watercraft in Part **2.**, Exclusions of Coverage **A. Bodily Injury And Property Damage Liability** of Section **I – Coverages** is deleted in its entirety and replaced by the following:

**(2)** A watercraft you do not own that is:

**(a)** 50 feet long or less; and

**(b)** Not being used to carry persons or property for a charge;

2. This Article **D.** applies to any person who, with your expressed or implied consent, either uses or is responsible for the use of the watercraft.
3. This insurance provided by this Article **D.** shall be excess over any other valid and collectible insurance available to the insured, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by you to be excess of this policy.

#### **E. PERSONAL AND ADVERTISING INJURY – ASSUMED BY INSURED CONTRACT**

1. Exclusion **e.** Contractual Liability in Part **2.**, Exclusions of Coverage **B. Personal And Advertising Injury Liability** of Section **I – Coverages** is deleted in its entirety and replaced by the following:

[This insurance does not apply to:]

**e. Contractual Liability**

“Personal and Advertising Injury” for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages:

1. That the insured would have in the absence of the contract or agreement; or
  2. Assumed in a written contract or agreement that is an “insured contract”; provided the “personal and advertising injury” is caused by an offense which occurs subsequent to the execution of the contract or agreement.
2. Subparagraph **f.** of the definition of “insured contract” Section **V.- Definitions** is deleted in its entirety and replaced by the following:
- f.** That part of any other contract or agreement pertaining to your business, including an indemnification of a municipality in connection for work performed for a municipality, under which you assume the tort liability of another party to pay for “bodily injury”, “property damage” or “personal and advertising injury” to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
2. This Article **E.** does not apply if Coverage **B.** Personal And Advertising Injury Liability is excluded by endorsement.

**F. INCREASED SUPPLEMENTARY PAYMENTS**

Subparagraphs **1. b.** and **d.** of Supplementary Payments – Coverages **A** And **B** of Section **I** - Coverages are amended as follows:

1. In Subparagraph **b.**, the amount we will pay for the cost of bail bonds is increased up to \$5,000.
2. In Subparagraph **d.**, the amount we will pay for a loss of earnings is increased up to \$1,000 a day.

**G. BROADENED NAMED INSURED**

1. The Named Insured in Item **1.** of the Declarations is as follows:

The person or organizations named in Item **1.** of the Declarations and any organization, other than a partnership or joint venture, over which you maintain ownership or majority interest on the effective date of the policy. However, coverage for any such organization will cease as of the date that you no longer maintain ownership of, or majority interest in, such organization.

2. This Article **G.** does not apply to any person or organization for which coverage is excluded by endorsement.

#### **H. BLANKET ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES**

1. Section II-Who Is An Insured is amended to include as an insured any person or organization with whom you have agreed in a written contract executed prior to loss (an "additional insured"), but only with respect to liability arising out of the ownership, maintenance or use of that part of any premises leased to you, subject to the following provisions:
  - a. Limits of Insurance. The Limits of Insurance afforded to the "additional insured" shall be the limits you agreed to provide, or the limits shown on the Declarations, whichever is less.
  - b. The insurance afforded to the "additional insured" does not apply to:
    - (1) Any "occurrence" that takes place after you cease to be a tenant in that premises;
    - (2) Any premises for which coverage is excluded by endorsement; or
    - (3) Structural alterations, new construction or demolition operations performed by or on behalf of such "additional insured".
2. The insurance afforded to the "additional insured" is excess over any valid and collectible insurance available to such "additional insured", unless you have agreed in a written contract for this insurance to apply on a primary or contributory basis.

#### **I. BLANKET ADDITIONAL INSURED – LESSOR OF LEASED EQUIPMENT**

1. Section II-Who Is An Insured is amended to include an "additional insured" (as defined in Article H. above), but only with respect to their liability arising out of maintenance, operation or use by you of equipment leased to you by such "additional insured", subject to the following provisions:
  - a. Limits of Insurance. The Limits of Insurance afforded to the "additional insured" shall be the limits which you agreed to provide, or the limits shown on the Declarations, whichever is less.
  - b. The insurance afforded to the "additional insured" does not apply to:
    - (1) Any "occurrence" that takes place after the equipment lease expires; or
    - (2) "Bodily injury" or "property damage" arising out of the sole negligence of such additional insured.
2. The insurance provided to the "additional insured" is excess over any valid and collectible insurance available to such "additional insured", unless you have a written contract for this insurance to apply on a primary or contributory basis.

#### **J. INJURY TO CO-EMPLOYEES AND CO-VOLUNTEER WORKERS**

1. Section II- Who Is An Insured is amended to include your "employees" as insureds with respect to "bodily injury" to a co-"employee" in the course of the co-"employee's" employment by you, or to your "volunteer workers" while performing duties related to the conduct of your business, provided that this coverage for your "employees" does not apply to acts outside the scope of their employment by you or while performing duties unrelated to the conduct of your business.

2. Section II – Who Is An Insured is amended to include your “volunteer workers” as insureds with respect to “bodily injury” to a co-“volunteer worker” while performing duties related to the conduct of your business, or to your “employees” employment by you, provided that this coverage for your “volunteer workers” does not apply while performing duties unrelated to the conduct of your business.

#### **K. KNOWLEDGE AND NOTICE OF OCCURRENCE OR OFFENSE**

The following is added to Paragraph 2., Duties In The Event of Occurrence, Offense, Claim or Suit of the Section IV - Commercial General Liability Conditions:

Notice of an “occurrence” or of an offense which may result in a claim under this insurance shall be given as soon as practicable after knowledge of the “occurrence” or offense has been reported to any insured listed under Paragraph 1. of Section II-Who Is An Insured or any “employee” (such as insurance, loss control, risk manager or administrator) designated by you to give such notice.

Knowledge of any other “employee(s)” of an “occurrence” or of an offense does not imply that you also have such knowledge.

Notice shall be deemed prompt if given in good faith as soon as practicable to your workers compensation insurer. This applies only if you subsequently give notice to us as soon as practicable after any insured listed under Paragraph 1. of Section II – Who Is An Insured or an “employee” (such as an insurance, loss control, or risk manager or administrator) designated by you to give such notice discovers that the “occurrence”, offense or claim may involve this policy.

#### **L. UNINTENTIONAL OMISSION**

The following is added to Paragraph 6., Representations, of Section IV- Commercial General Liability Conditions:

The unintentional omission of, or unintentional error in, any information provided by you shall not prejudice your rights under this insurance. However, this Article L. does not affect our right to collect additional premium or to exercise our right of cancellation or nonrenewal in accordance with applicable state insurance laws or regulations.

#### **M. LIBERALIZATION**

The following is added to Section IV-Commercial General Liability Conditions:

##### **Liberalization**

After the issuance of this policy, if we adopt a change in our forms or rules which would broaden the coverage provided by any form that is a part of this policy without a premium charge, the broader coverage will apply to this policy. This extension is effective upon the approval of such broader coverage in your state.

## **N. BLANKET WAIVER OF SUBROGATION**

The following is added to Section **IV**-Commercial General Liability Conditions:

### **Waiver of Subrogation**

We waive any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of premises owned or occupied or rented or loaned to you; ongoing operations performed by you or on your behalf, done under a contract with that person or organization; "your work"; or "your products". We waive this right where you have agreed to do so as part of a written contract, executed by you prior to loss.

## **O. INCIDENTAL MEDICAL MALPRACTICE INJURY**

1. For insurance applicable to this Article O, the definition of "bodily injury" in Section **V** - Definitions is amended to include, "Incidental Medical Malpractice Injury".
2. The following definition is added to Section **V**- Definitions:

"Incidental medical malpractice injury" means "bodily injury", mental anguish, sickness or disease sustained by a person, including death resulting from any of these at any time, arising out of the rendering of, or failure to render, the following services:

- a. Medical, surgical, dental, laboratory, x-ray or nursing service or treatment, advice or instruction, or the related furnishing of food or beverages;
  - b. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances;
  - c. First aid; or
  - d. "Good Samaritan Services". As used in this Article **O.**, "Good Samaritan Services" are those medical services rendered or provided in an emergency and for which no remuneration is demanded or received.
3. Paragraph **2.a.(1)(d)** of Section **II** -Who Is An Insured does not apply to any registered nurse, licensed practical nurse, emergency medical technician or paramedic employed by you, but only while performing the services described in Paragraph **2.** above and while acting within the scope of their employment by you. Any "employees" rendering "Good Samaritan Services" will be deemed to be acting within the scope of their employment by you.
  4. The following exclusion is added to Paragraph **2.** Exclusions of Coverage **A.** – Bodily Injury And Property Damage Liability of Section **I** – Coverages:

[This insurance does not apply to:]

### **Willful Violation of Penal Statute**

Liability arising out of the willful violation of a penal statute or ordinance relating to the sale of pharmaceuticals by or with the knowledge or consent of the insured.

5. For the purposes of determining the applicable Limits of Insurance, any act or omission, together with all related acts or omissions in the furnishing of services described in Paragraph **2.a.** through **2.d.** above to any one person, will be considered one "occurrence".
6. This Article **O.** does not apply if you are in the business or occupation of providing any of the services described in Paragraph **2.** above.

7. The insurance provided by this Article **O.** shall be excess over any other valid and collectible insurance available to the insured, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by you to be excess of this policy.

**P. EXTENSION OF COVERAGE – BODILY INJURY**

The definition of “bodily injury” Section **V-** Definitions is deleted in its entirety and replaced by the following:

3. “Bodily injury” means bodily injury, mental anguish, mental injury, shock, fright, disability, humiliation, sickness or disease sustained by a person, including death resulting from any of these at any time.

**Q. COVERAGE TERRITORY**

The definition of “coverage territory” Section **V-** Definitions is deleted in its entirety and replaced by the following:

4. “Coverage territory” means anywhere in the world.

This insurance does not apply to:

- a. “bodily injury” or “property damage” that takes place; or
- b. “personal and advertising injury” caused by an offense committed outside the United States of America (including its possessions and territories), Canada and Puerto Rico, unless a “suit” on the merits (to determine the insured’s responsibility to pay damages to which this insurance applies) is brought in the United States of America (including its possessions and territories), Canada or Puerto Rico.

This insurance does not apply to damage, loss, cost or expenses in connection with any “suit” brought outside the United States of America (including its possessions and territories), Canada or Puerto Rico.

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## **Rate Information**

Rate data does NOT apply to filing.



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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 12/31/2008

**Comments:**

**Attachment:**

NAIC Form.pdf

**Satisfied -Name:** Explanatory Memorandum **Review Status:** Approved 12/31/2008

**Comments:**

**Attachment:**

Filing Memorandum \_12-16-08\_ \_2\_.pdf



<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

### Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	08MD-IS-CP48-MU-AR
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<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The XL Plus Endorsement is designed to be used with the ISO Commercial General Liability Form CG 00 01. XL Plus provides various expanded coverages and higher limits than those found in the ISO form (see attached Coverage Description Chart). It is an optional endorsement.

The corresponding rule company filing number is: 08MD-IS-CP49-MU-AR-R.

<b>22. Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**Check #:** EFT  
**Amount:** EFT

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

## XL Plus Endorsement XIL 436 1208

The XL Plus Endorsement XIL 436 1208 will be used with the current edition of the ISO GL coverage form to provide the following 15 broadened and/or increased coverages:

<i>Coverage</i>	<i>Description</i>
A. Reasonable Force – Bodily Injury and Property Damage	Gives back coverage for “bodily injury” or “property damage” resulting from use of reasonable force to protect persons or property.
B. Damages to Premises Rented to You	Includes perils of fire, lightning, explosion, smoke, aircraft, vehicles, riot or civil commotion, vandalism, sprinkler leakage and water damage. Increased limit to \$300,000 (from ISO \$100,000 limit).
C. Aircraft Chartered with Crew	Adds coverage for liability of insured when chartering an aircraft w/ a crew.
D. Non-Owned Watercraft	Increased from 26 feet to 50 feet
E. Personal Injury and Advertising Injury – Assumed by Contract	Broadened to include contractually assumed personal injury.
F. Increased Supplementary Payments	Cost for bail bonds increased to \$5,000; loss of earnings increased to \$1,000 per day
G. Broadened Named Insured	Amends "Who is An Insured" to include organizations for which the policyholder owns more than 50% of stock or assets.
H. Blanket Additional Insured – Managers or Lessors of Premises	Amends policy to include Managers or Lessors as “additional insureds” for liability arising out of ownership, maintenance or use of leased premises.
I. Blanket Additional Insured – Lessor of Leased Equipment	Amends policy to include Lessors as “additional Insureds” for liability arising out of operation, maintenance or use of leased equipment.
J. Injury to Co-Employees and Co-Volunteer Workers	Includes coverage for injury to employees and volunteers injured by a co-employee or co- volunteer acting within the scope of their duties related to the conduct of insureds business.
K. Knowledge and Notice of Occurrence or Offense	Knowledge of an occurrence/offense by an employee does not constitute knowledge by the insured, partner or member of partnership or limited liability company, executive officers or your authorized representatives.
L. Unintentional Omission	Expands Representation condition to permit coverage even when insured unintentionally omitted information.
M. Liberalization	Broadenings in forms or rules that are premium-neutral occurring after policy issuance will automatically apply if approved by the state.
N. Blanket Waiver of Subrogation	When required by written insured contract, coverage automatically provides a waiver of rights to subrogation.
O. Incidental Medical Malpractice Injury	Extends coverage to include “bodily injury”, mental anguish, sickness or disease arising out of the rendering or failure to render services to include medical, dental, surgery, first aid, dispensing of drugs, etc.

<i>Coverage</i>	<i>Description</i>
P. Extension of Coverage – Bodily Injury	Broadened to include mental anguish, shock, fright, disability and humiliation.
Q. Coverage Territory	Provides worldwide coverage territory subject to the suit being brought in the United States, its possessions and territories, Canada or Puerto Rico.